



Keene State College
Student Financial Services

800-KSC-1909 www.keene.edu/sfs

Budget Worksheet – 2008-09

The following worksheet may be used to help you **estimate** your annual expenses and resources related to attending Keene State College. Using your KSC financial aid award notification, complete section B.

A. 2008-09 Estimated Annual Costs*	Estimated NH Residents	Estimated Out-of-state Residents
Total – A	\$16,574	\$24,424
*The Board of Trustees of the University System of New Hampshire adjusts charges for tuition, room, board and fees annually. Such changes are usually announced in early July of each year and published online at www.keene.edu/sfs .		
B. Financial Aid Resources		
All Grants and Scholarships		
Perkins or KSC Loan		
Estimated State Grant/Scholarship		
Stafford Loan		
Total Financial Aid Resources – B		
C. Total Due (A – B = C)		
D. Funding Options (subtract from Total Due)		
Cash Payments		
TuitionPay Payment Plan		
Parent PLUS Loan		
Alternative Loan		
Estimated Balance Due (Academic Year)		

Please see next panel for information regarding Stafford Loans and Funding Options.

Stafford Loans

All first-time Stafford loan borrowers must complete Entrance Counseling before Stafford loans will be certified. **The five easy online steps are:**

1. Visit mappingyourfuture.org (no “www”).
2. Click on the “complete Online Student Loan Counseling” link on the left.
3. Click on the “**Stafford Entrance**” link.
4. Complete the steps to select KSC, review the content and answer the questions, and complete the student form.
5. Print the confirmation page (it has your right and responsibilities), or note your confirmation number for your records. KSC will receive electronic confirmation from Mapping Your Future.

TuitionPay

TuitionPay is an independent organization providing payment plan options that allow you to spread your student’s payments according to a specified schedule. For more information or to enroll, visit tuitionpay.salliemae.com/keene or call 800-635-0120.

Parent PLUS Loans

The Parent Loan for Undergraduate Students (PLUS) is a federal loan program designed as a long-term financing option. The PLUS is available to creditworthy parents or stepparents of dependent undergraduate students. The PLUS interest rate is fixed at 8.5%.

Alternative Loans

Sometimes federal loans are not enough to meet your educational expenses. The lending industry recognized this fact and offers loan products for students that could fill the gap. However, alternative loans should only be used as a last resort after exploring all other financial aid options. Students are strongly encouraged to complete the financial aid application process.

What’s Next?

Visit us online at www.keene.edu/sfs. Click on **Loans** in the left margin for more information about KSC’s Loan Programs.